

IN RE:

DALE HERBERT LUNDMARK
KATHRYN MAE LUNDMARK
Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:22-10072

Chapter 13

Document No.: 41

ORDER OF COURT

AND NOW, this 16th day of June, 2025, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

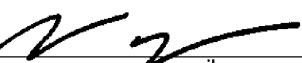
(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

SIGNED
6/16/25 1:30 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

BY THE COURT:

John C. Melaragno, Judge ^{Jim}
United States Bankruptcy Court

In re:
Mark Lee Mascaro
Debtor

Case No. 20-10172-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Jun 16, 2025

Form ID: pdf900

Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2025:

Recip ID	Recipient Name and Address
db	+ Mark Lee Mascaro, 916 Fulton Street, Erie, PA 16503-1612
15209905	Associated Clinical Lab, P.O. Box 740631, Cincinnati, OH 45274-0631
15209906	Capital One/Best Buy, P.O. Box 9001007, Louisville, KY 40290-1007
15209910	+ EHCA, 226 East 27th Street, Erie, PA 16504-1088
15209913	+ Forest County Tax Claim Bureau, 526 Elm Street, Box 10, Tionesta, PA 16353-9724
15209916	Mellon Bank N.A., P.O. Box 13834, Philadelphia, PA 19101
15209920	Pennsylvania Farm Service Agency, 359 East Park Drive, Suite 1, Harrisburg, PA 17111-2747
15209922	+ Robert J. Crawley, Esquire, 425 Commerce Drive, Suite 150, Forst Washington, PA 19034-2727
15209927	UPMC Community Medicine, c/o CBCS, P.O. Box 2724, Columbus, OH 43216-2724

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: bnc-thebureaus@quantum3group.com	Jun 17 2025 00:10:00	Bureaus Investment Group Portfolio No 15 LLC, PO Box 788, Kirkland, WA 98083-0788
cr	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Jun 17 2025 00:10:00	KeyBank N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 17 2025 00:41:38	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: blegal@phfa.org	Jun 17 2025 00:10:00	Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
15233279	Email/Text: bnc-thebureaus@quantum3group.com	Jun 17 2025 00:10:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 788, Kirkland, WA 98083-0788
15209907	Email/PDF: ais.chase.ebn@aisinfo.com	Jun 17 2025 00:18:28	Chase, P.O. Box 15123, Wilmington, DE 19850-5123
15209908	+ Email/Text: bankruptcy@cavps.com	Jun 17 2025 00:11:00	CitiBank N.A., 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
15209909	+ Email/Text: bknotice@raslavrar.com	Jun 17 2025 00:09:00	CitiBank, N.A., c/o RAS LaVrar LLC, 425 Commerce Drive, Suite 150, Fort Washington, PA 19034-2727
15240212	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 17 2025 00:18:32	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15209912	+ Email/Text: bankruptcy@huntington.com	Jun 17 2025 00:10:00	First Western Bank FSB, now Huntington Bank, 101 East Washington Street, New Castle, PA 16101-3755
15209914	+ Email/PDF: Citi.BNC.Correspondence@citi.com		

District/off: 0315-1

User: auto

Page 2 of 3

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15239959	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 17 2025 00:29:52	Home Depot, P.O. Box 9001010, Louisville, KY 40290-1010
15229463	+ Email/Text: RASEBN@raslg.com	Jun 17 2025 00:11:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15209915	^ MEBN	Jun 17 2025 00:09:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15239781	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Jun 17 2025 00:00:44	Key Bank, P.O. Box 94968, Cleveland, OH 44101-4968
15221603	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 17 2025 00:10:00	KeyBank N.A., 4910 Tiedeman Rd, Brooklyn, Ohio 44144-2338
15209918	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 17 2025 00:18:16	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
15209917	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 17 2025 00:18:18	Merrick Bank, P.O. Box 660702, Dallas, TX 75266-0702
15209919	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 17 2025 00:30:28	Merrick Bank, P.O. Box 9201, Old Bethpage, NY 11804-9001
15237796	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 17 2025 00:10:00	Midland Credit Management, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
15231339	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 17 2025 00:10:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15209921	Email/Text: blegal@phfa.org	Jun 17 2025 00:30:20	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15209923	Email/Text: bankruptcy@sw-credit.com	Jun 17 2025 00:10:00	Pennsylvania Housing Finance Agency, 211 North Front Street, P.O. Box 15530, Harrisburg, PA 17105-5530
15210733	^ MEBN	Jun 17 2025 00:01:41	Southwest Credit Systems, LP, P.O. Box 650784, Dallas, TX 75265-0784
15209924	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 17 2025 00:29:33	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15209925	+ Email/Text: bnc-thebureaus@quantum3group.com	Jun 17 2025 00:10:00	Synchrony Bank/Lowes, ATTENTION: Bankruptcy Dept., P.O. Box 965061, Orlando, FL 32896-5061
15209928	^ MEBN	Jun 17 2025 00:00:53	The Bureaus, Inc., 650 Dundee Road, Northbrook, IL 60062-2757
15233996	Email/Text: BNCnotices@dcmservices.com	Jun 17 2025 00:10:00	UPMC Health Services, P.O. Box 371472, Pittsburgh, PA 15250-7980
15233991	Email/Text: BNCnotices@dcmservices.com	Jun 17 2025 00:10:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15209926	+ Email/Text: BAN1418@UCBINC.COM	Jun 17 2025 00:09:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
			United Collection Bureau, P.O. Box 1418, Maumee, OH 43537-8418

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
15209911	##	ERC, P.O. Box 23870, Jacksonville, FL 32241-3870

District/off: 0315-1

User: auto

Page 3 of 3

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TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 18, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2025 at the address(es) listed below:

Name	Email Address
Leon P. Haller	on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com khouzman@pkh.com;dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com
Lois M. Vitti	on behalf of Creditor Pennsylvania Housing Finance Agency nicole@vittilaw.com loismvitti@vittilaw.com
Matthew Fissel	on behalf of Creditor Pennsylvania Housing Finance Agency bkgroup@kmllawgroup.com wbefcf@brockandscott.com
Michael S. Jan Janin	on behalf of Debtor Mark Lee Mascaro mjanjanin@quinnfirm.com mmerritt@quinnfirm.com;mtrayer@quinnfirm.com;mmartinucci@quinnfirm.com;Janin.MichaelR117420@notify.bestcase.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeecf@chapter13trusteewdpa.com

TOTAL: 6